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STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $117,680.00

Terry R. Owen
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th DAY OF November, 19 92

Jill B. Folly
Notary Public

MY COMMISSION EXPIRES 11-21-92
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
Taylor, Philbin, Pigue, Marchetti & Long, Attorneys
One Eleven Union Street, Nashville, TN 37201

ADDRESS NEW OWNER (S) AS FOLLOWS	SEND TAX BILLS TO	MAP - PARCEL NUMBERS
Terry R. Owen (NAME)	BarclaysAmerican/Mortgage (NAME)	53-13-127
720 Jessica Taylor Drive (STREET ADDRESS OR ROUTE NUMBER)	5032 Parkway Plaza Blvd., Bldg 3 (STREET ADDRESS)	11D94520
Madison, TN 37115 (CITY) (STATE) (P O ZIP)	Charlotte, NC 28217 (CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Phillips Builders, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Terry R. Owen and wife, Susan E. Owen

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT

LAND in Davidson County, Tennessee, being Lot No. 88 on the Plan of Phase II, Kimbolton, of record in Book 6900, Pages 792, 793, and 794, Register's Office for said County.

SAID Lot No. 88 fronts 104.46 feet on the westerly margin of Jessica Taylor Drive and extends back 187.09 feet on the southerly line and 100.00 feet on the northerly line to a dead line in the rear measuring 135.94 feet thereon.

Being part of the same property conveyed to Randall Phillips Builders, Inc. by deed from Bettye Ritchie Casey and husband, Gerald Casey, Andy T. Ritchie, IV and wife, Phyllis Ritchie, Edward C. Ritchie and wife, Ame Ritchie, and Joan Ritchie, a femme sole, of record in Book 5746, Page 672; and by Deed from Thomas F. Stewart, Trustee, of record in Book 7304, Page 279, Register's Office for Davidson County, Tennessee. Articles of Merger of Randall Phillips Builders, Inc., Hallphill Corp., Phillips Construction Company and Edrand, Inc. into Philhall Corp. with amendment changing its corporate name to Phillips Builders, Inc., of record in Book 7298, Page 203, said Register's Office.

This conveyance is subject to any and all existing restrictions and easements of record.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

unimproved ( )
This is improved (X) property, known as 720 Jessica Taylor Drive, Madison, TN 37115
(House Number) (Street) (P. O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns, forever, and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this 17th day of November, 19 92

Phillips Builders, Inc.

By:
Ruth Malatak, Asst. Vice-President Ruth Malatak, Asst VP

STATE OF TENNESSEE
Davidson County

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Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

the bargainor _____, with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of 19_____.

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
DAVIDSON COUNTY

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Ruth Malatak and ~~her oath~~ herself with whom I am personally acquainted and who upon ~~their several oaths~~ acknowledged ~~themselves~~ herself to be the Asst. Vice-President and ~~respectively~~ of the Phillips Builders, Inc. the within named bargainor, a corporation, and that ~~they~~ she as such Asst. Vice-President and ~~that they~~ she, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Ruth Malatak as such Asst. Vice-President, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Nashville, TN on this the 12th day of November, 19 92.

My commission expires 11-2-92

Jill B Frum
Notary Public

WARRANTY DEED

FROM
Phillips Builders, Inc.

TO
Terry R. Owen
Susan E. Owen

Return to:
LAWYER'S ESCROW SERVICE
ONE ELEVEN UNION STREET
NASHVILLE, TENNESSEE 37201

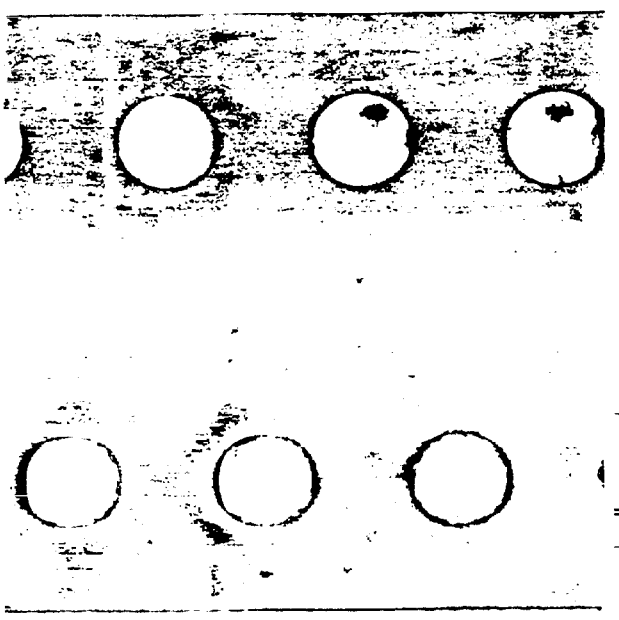
6 6 3 0 8

IDENTIFICATION REFERENCE

Nov 19 12 53 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

9016 11/19 0101 03CHECK 444.49



OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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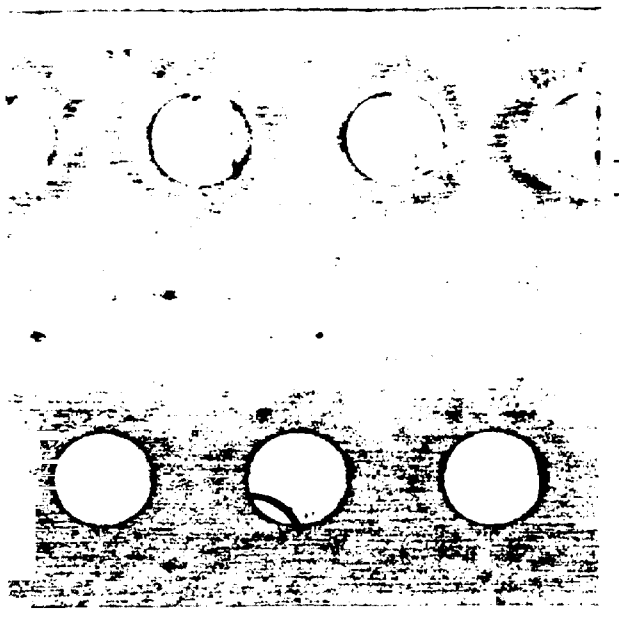
CO CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 117680.00
CON TX 435.49
PRFEE 1.00
WDEED 8.00
TOTAL 444.49
CHECK 444.49

11/19/92 01 12:53 0001 9016

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



6.63.08.

IDENTIFICATION REFERENCE

NOV 19 12 55 PM '92

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 592762